

FOR IMMEDIATE RELEASE: November 28, 2005

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What Have You Got to Lose This Holiday Season?

Department of Consumer Affairs reminds consumers to protect identity

SACRAMENTO — Whether you prefer the hustle and bustle of shopping in stores or prefer the peacefulness of online shopping, the Department of Consumer Affairs reminds you to protect your identity this holiday season.



"While shoppers are enjoying this year's holiday season, they should also stay alert to avoid becoming a victim of identity theft," said Charlene Zettel, Director of the Department of Consumer Affairs. "In many cases, people can save themselves the grief of this costly and time-consuming crime simply by taking a few precautionary steps."

Any time a thief takes your personal information and uses it without your knowledge, you become an identity theft victim. More than nine million Americans experienced this crime in 2004; the loss to businesses, nationwide, exceeded \$52 billion, according to the Privacy Rights Clearinghouse. The Federal Trade Commission estimates total personal loss at \$5 billion. It takes hundreds of hours of work and about \$700 of your money to clear your good name, according to a Privacy and American Business survey.

To avoid becoming one of the estimated one million Californians who experience identity theft each year, the Department of Consumer Affairs' California Office of Privacy Protection offers the following preventative tips:

- **Treat Your Personal Information Like Money** - It's Valuable!

- **Manage your personal information wisely**

Protect information such as your home address, home telephone number, Social Security number, bank and credit card account numbers, and PIN numbers as if they are worth money — they are!

- **Don't Carry Your Social Security Card In Your Wallet**

It's an open invitation to an identity thief. Check your health plan and other cards. They may have your Social Security number on them. Carry only the identifying information that you need.

- **Tear Up or Shred Papers**

Tear up or shred papers with personal information before you throw them away. Tear up credit card offers and "convenience checks" that you don't use.

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- **Don't Give Out Personal Information On The Phone**

Don't give out your personal information on the phone — unless you made the call or know the caller. The same goes for mail. Any personal information you put on the Internet may be especially vulnerable.

- **Ask How Your Information Will Be Used**

Before you give any personal information to a business, ask how it will be used. Ask if the business will share your information with others. Ask if you can have your personal information kept confidential.

- **Check Your Bills**

Check your credit card bills carefully each month. Look for unauthorized charges and report any to your card issuer immediately. Call if bills don't arrive on time. It may mean that someone has changed the address or other information in your account so that you will not learn about fraudulent charges.

- **Check Your Credit Reports Annually**

Order a free copy of your report from the three major credit bureaus: Equifax, Experian and TransUnion. To order your free reports, call 877-322-8228, or go to www.annualcreditreport.com/cra/index.jsp. The Office of Privacy Protection's Consumer Information Sheet 11 offers a form to order your free reports by mail.

If you think you are a victim, please visit the California Office of Privacy Protection's Web site at www.privacy.ca.gov and see Consumer Information Sheet 3 on what to do. Feel free to call the office at (866) 785-9663. The Office provides Californians with information and assistance on privacy issues.

For more tips on how to "Be a Safe and Smart Holiday Consumer," check the Department of Consumer Affairs' Web site at www.dca.ca.gov. The California Department of Consumer Affairs promotes and protects consumer interests. Call (800) 952-5210 or visit the Department's Web site for information on a variety of helpful consumer topics.

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